Certificate Number: 14912-PR-DE-026886560

Bankruptcy Case Number: 15-08458



CERTIFICATE OF DEBTOR EDUCATION

I CERTIFY that on <u>February 1, 2016</u>, at <u>7:04</u> o'clock <u>PM EST</u>, <u>Vilmarys Ocasio</u> completed a course on personal financial management given <u>by internet</u> by <u>001</u> <u>Debtoredu LLC</u>, a provider approved pursuant to 11 U.S.C. § 111 to provide an instructional course concerning personal financial management in the <u>District of Puerto Rico</u>.

Date: February 2, 2016 By: /s/Jai Bhatt

Name: Jai Bhatt

Title: Counselor